Case 17-16534 Doc 1 Filed 05/30/17 Entered 05/30/17 14:28:17 Desc Main Document Page 1 of 60

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	■ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	Jessica First name N Middle name Bickett Last name and Suffix (Sr., Jr., II, III)	First name Middle name Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-5629	

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Case number (if known)

Debtor 1 Jessica N Bickett

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names		■ I have not used any business name or EINs.	☐ I have not used any business name or EINs. Business name(s)			
		Business name(s)				
		EINs	EINs			
5.	Where you live		If Debtor 2 lives at a different address:			
		403 E Indian Tr Apt C				
		Aurora, IL 60505 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		Kane				
		County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing	Check one:	Check one:			
	this district to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

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Case number (if known) Debtor 1 **Jessica N Bickett**

ar	Tell the Court About	our Ba	ankruptcy Ca	ise				
7.	The chapter of the Bankruptcy Code you are				of each, see <i>Notice Required by</i> page 1 and check the appropriate	11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy e box.		
	choosing to file under	Chapter 7						
		☐ Ch	apter 11					
		☐ Ch	apter 12					
		☐ Ch	napter 13					
3.	How you will pay the fee		about how yo	u may pay. Typ attorney is subr	ically, if you are paying the fee yo	with the clerk's office in your local court for more details urself, you may pay with cash, cashier's check, or money llf, your attorney may pay with a credit card or check with	_	
					allments. If you choose this optios (Official Form 103A).	n, sign and attach the Application for Individuals to Pay		
			but is not req applies to you	uired to, waive y ur family size an	your fee, and may do so only if you d you are unable to pay the fee in	only if you are filing for Chapter 7. By law, a judge may, ur income is less than 150% of the official poverty line that installments). If you choose this option, you must fill out ial Form 103B) and file it with your petition.	t	
) .	Have you filed for bankruptcy within the	■ No.						
	last 8 years?	☐ Yes	S.					
			District		When	Case number	_	
			District		When	Case number	_	
			District		When	Case number	_	
10.	Are any bankruptcy cases pending or being	■ No						
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes	S.					
			Debtor			Relationship to you		
			District		When	Case number, if known	_	
			Debtor			Relationship to you	_	
			District		When	Case number, if known	_	
11.	Do you rent your	■ No.	Go to I	ine 12.			_	
	residence?	☐ Yes	s. Has yo	ur landlord obta	nined an eviction judgment against	you and do you want to stay in your residence?		
				No. Go to line	12.			
				Yes. Fill out Indibankruptcy pet		dudgment Against You (Form 101A) and file it with this		

Deb	otor 1	Jessica N Bickett			Document	Page 4 of 60	Case number (if known)
Par	t 3:	Report About Any Bu	sinesses	You Own	as a Sole Proprietor		
12.	of an	ou a sole proprietor y full- or part-time ness?	■ No.	Go to	Part 4.		
			☐ Yes.	Name	and location of business		
	busin an in sepa as a	e proprietorship is a ess you operate as dividual, and is not a rate legal entity such corporation, ership, or LLC.		Name	of business, if any		
	If you sole p	have more than one proprietorship, use a rate sheet and attach		Numb	er, Street, City, State & ZIF	^o Code	
		nis petition.		Chec	k the appropriate box to de	scribe your business:	
					Health Care Business (as	s defined in 11 U.S.C. §	§ 101(27A))
					Single Asset Real Estate	(as defined in 11 U.S.0	C. § 101(51B))
					Stockbroker (as defined i	n 11 U.S.C. § 101(53A))
					Commodity Broker (as de	efined in 11 U.S.C. § 10	01(6))
					None of the above		
13. Are you filing under Chapter 11 of the Bankruptcy Code and you a small business debtor?		eter 11 of the cruptcy Code and are a s <i>mall busin</i> ess	deadline operation	s. If you ir	dicate that you are a small ow statement, and federal	business debtor, you r	are a small business debtor so that it can set appropriate must attach your most recent balance sheet, statement of any of these documents do not exist, follow the procedure
	For a	definition of small	■ No.	I am r	not filing under Chapter 11.		
	busir	ess debtor, see 11 C. § 101(51D).	□ No.	I am f Code		I am NOT a small busi	ness debtor according to the definition in the Bankruptcy
			☐ Yes.	l am f	iling under Chapter 11 and	I am a small business	debtor according to the definition in the Bankruptcy Code.
Par	t 4·	Report if You Own or	Have An	v Hazardo	ous Property or Any Prop	erty That Needs Imme	ediate Attention
		ou own or have any		,		,	· · · · · · · · · · · · · · · · · · ·
14.	-	erty that poses or is	■ No.				
	of im	ed to pose a threat minent and ifiable hazard to c health or safety?	☐ Yes.	What is	the hazard?		
	Or do	o you own any erty that needs ediate attention?			liate attention is why is it needed?		

urgent repairs?

or a building that needs

For example, do you own perishable goods, or livestock that must be fed,

Number, Street, City, State & Zip Code

Where is the property?

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Debtor 1 Jessica N Bickett

Joseph I Blokett

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document Page 6 of 60 Case number (if known) Debtor 1 Jessica N Bickett Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ☐ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ■ No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ■ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Jessica N Bickett Signature of Debtor 2 Jessica N Bickett Signature of Debtor 1

Executed on

MM / DD / YYYY

Executed on May 30, 2017

MM / DD / YYYY

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Debtor 1 Jessica N Bickett Page 7 of 60 Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Gary L. Shilts		Date	May 30, 2017
Signature of Attorney for Del	otor		MM / DD / YYYY
Gary L. Shilts Printed name			
Gary L. Shilts			
Firm name			
Box 2432			
Aurora, IL 60507-2432			
Number, Street, City, State & ZIP Cod	е		
Contact phone 630-859-852	2	Email address	gshilts@earthlink.net
2587769			
Bar number & State			

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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	■ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 7:	Sign Below			
For you		I have examine	ed this petition, and I declare under penalty of p	erjury that the information provided is true and correct.
		If I have chose United States	n to file under Chapter 7, I am aware that I may Code. I understand the relief available under ea	proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, ach chapter, and I choose to proceed under Chapter 7.
		If no attorney r document, I ha	epresents me and I did not pay or agree to pay ave obtained and read the notice required by 11	someone who is not an attorney to help me fill out this U.S.C. § 342(b).
		I request relief	in accordance with the chapter of title 11, Unite	ed States Code, specified in this petition.
		l understand n bankruptcy ca and 3571.	naking a false statement, concealing property, on see can result in fines up to \$250,000, or imprisc	or obtaining money or property by fraud in connection with a onment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519,
		Jessica N B Signature of D		Signature of Debtor 2
		Executed on	March 8, 2017 MM / DD / YYYY	Executed on MM / DD / YYYY

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Debtor 1 Jessica N Bickett		Cas	se number (if known)
For your attorney, if you are represented by one	under Chapter 7, 11, 12, or 13 of title 11, United	States Code, and have	informed the debtor(s) about eligibility to proceed explained the relief available under each chapter debtor(s) the notice required by 11 U.S.C. § 342(b)
If you are not represented by	and, in a case in which § 707(b)(4)(D) applies, co		
an attorney, you do not need to file this page.	schedules filed with the petition is incorrect.		
(Signature of Attorney for Debtor	Date	March 8, 2017 MM / DD / YYYY
`	Gary L. Shilts		
	Printed name		
	Gary L. Shilts		
	Firm name		
	Box 2432		
	Aurora, IL 60507-2432		
	Number, Street, City, State & ZIP Code		
	Contact phone 630-859-8522	Email address	gshilts@earthlink.net
	2587769		
	Bar number & State		MALTINE A.

		Document	Page 10 of 60	
Fill in this inform	nation to identify your	case:		
Debtor 1	Jessica N Bickett			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bar	nkruptcy Court for the:	NORTHERN DISTRICT OF IL	LLINOIS	
Case number(if known)				☐ Check if this is an
				amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Par	t 1: Summarize Your Assets		
		Your as	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	14,400.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	14,400.00
Par	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	12,000.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	38,455.00
	Your total liabilities	\$	50,455.00
Par	t3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,598.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,433.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sch	nedules.
7.	Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for	a nerconal	family or

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

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Page 11 of 60 Case number (if known) Debtor 1 Jessica N Bickett

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form \$ 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

2,950.00

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total c	laim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

			Document	Page 12 of 60	17 14.20.17	Joo Main
-ill in this info	rmation to identify your		this filing:			
Debtor 1	Jessica N Bickett		Idle Name	Last Name		
Debtor 2	THOUNG	Wild	ale Hame	Edot Hamo		
Spouse, if filing)	First Name	Mid	ldle Name	Last Name		
Jnited States B	ankruptcy Court for the:	NORTHE	RN DISTRICT OF ILI	LINOIS		
Case number						☐ Check if this is an
						amended filing
						-
Official Fo	orm 106A/B					
_	le A/B: Prop	ertv				12/15
			st an asset only once.	If an asset fits in more than or	ne category, list the asset in	
nink it fits best.	Be as complete and accura	te as possi	ible. If two married peo	ple are filing together, both ar the top of any additional page	re equally responsible for su	upplying correct
nswer every que				, , , , , , , , , , , , , , , , , , , ,	,,	,
Part 1: Describe	e Each Residence, Building	յ, Land, or (Other Real Estate You	Own or Have an Interest In		
Do you own or	have any legal or equitable	e interest in	n any residence, buildir	ng, land, or similar property?		
_	, , , ,	,	rany roomonoo, banan	ig, iana, or ominiar proporty.		
No. Go to Pa						
☐ Yes. Where	is the property?					
Part 2: Describe	e Your Vehicles					
□ No ■ Yes 3.1 Make:	Saturn	,	Who has an interest in	the property? Check one	Do not deduct secured c	laims or exemptions. Put
Model:	View		Debtor 1 only	the property: Check one		ed claims on Schedule D: ims Secured by Property.
Year:	2006		Debtor 2 only		Current value of the	Current value of the
		000	Debtor 1 and Debtor	2 only	entire property?	portion you own?
Other info	rmation:		At least one of the de	ebtors and another		
			☐ Check if this is com	nmunity property	\$2,000.00	\$2,000.00
			(see instructions)			
O.O. Malaa	Dodge	,	\Allo - b into t in	45	Do not deduct secured c	laims or exemptions. Put
3.2 Make:	Dodge Avenger			the property? Check one	the amount of any secure	ed claims on Schedule D: ims Secured by Property.
Model: Year:	2014		■ Debtor 1 only □ Debtor 2 only			
			Debtor 2 only Debtor 1 and Debtor	2 only	Current value of the entire property?	Current value of the portion you own?
Other info			☐ At least one of the de	•		
			Check if this is com (see instructions)	nmunity property	\$10,000.00	\$10,000.00
-						
. Watercraft, a	aircraft, motor homes. A	TVs and c	other recreational ve	hicles, other vehicles, and	l accessories	
				snowmobiles, motorcycle ac		
■ Na						
■ No						
□Yes						

Official Form 106A/B Schedule A/B: Property page 1

Entered 05/30/17 14:28:17 Case 17-16534 Doc 1 Filed 05/30/17 Desc Main Document Page 13 of 60 Case number (if known) Debtor 1 Jessica N Bickett 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$12,000.00 pages you have attached for Part 2. Write that number here.......>> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No ■ Yes. Describe..... Misc pers prop. \$750.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ☐ No Yes. Describe..... \$500.00 electronics 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... \$250.00 nec wearing apparel Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No ☐ Yes. Describe.....

13. Non-farm animals

Examples: Dogs, cats, birds, horses

No

☐ Yes. Describe.....

14. Any other personal and household items you did not already list, including any health aids you did not list

■ No

☐ Yes. Give specific information.....

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Debtor 1 Jessica N Bickett 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1.500.00 for Part 3. Write that number here Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition □ No \$100.00 Cash 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: ■ Yes..... **Bank of America** \$800.00 17.1. 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans □ No Yes. List each account separately. Type of account: Institution name: 401(k) **401(K) AT WORK** Unknown 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No ☐ Yes..... Issuer name and description.

		Case 17-16534	Doc 1	Filed 05/30/17 Document	Entered 05/30/17 14:28:17 Page 15 of 60	Desc Main
De	ebtor 1	Jessica N Bickett		Document	Case number (if known)	
24.		C. §§ 530(b)(1), 529A(b), an	nd 529(b)(1).		ogram, or under a qualified state tuition pro-	
25.	■ No	equitable or future intere		rty (other than anythin	g listed in line 1), and rights or powers exe	rcisable for your benefit
26.	Example ■ No	, copyrights, trademarks les: Internet domain names Give specific information a	s, websites, pr			
	Example ■ No □ Yes.	Give specific information a	isive licenses,		n holdings, liquor licenses, professional license	
M	oney or p	roperty owed to you?				Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	■ No	unds owed to you Give specific information at	bout them, inc	luding whether you alre	ady filed the returns and the tax years	
	■ No			ısal support, child suppo	ort, maintenance, divorce settlement, property	settlement
30.	Example ■ No	mounts someone owes y les: Unpaid wages, disabili benefits; unpaid loans Give specific information	ty insurance p		efits, sick pay, vacation pay, workers' compen	sation, Social Security
31.		s in insurance policies les: Health, disability, or life	e insurance; h	ealth savings account (l	HSA); credit, homeowner's, or renter's insuran	ce
	☐ Yes. N	Name the insurance compa Com	any of each po pany name:	olicy and list its value.	Beneficiary:	Surrender or refund value:
32.	If you a someon	erest in property that is done the beneficiary of a living the has died. Give specific information			ed surance policy, or are currently entitled to rece	ive property because
33.	Example ■ No	against third parties, who les: Accidents, employmen			it or made a demand for payment to sue	
34.	■ No	ontingent and unliquidate	ed claims of	every nature, including	g counterclaims of the debtor and rights to	set off claims

Debto	or 1		Doc 1	Filed 05/30/17 Document	Entered 09 Page 16 of	5/30/17 14:28:17 60 Case number (if known)	Desc Main
		Jessica N Bickett				Case number (# known)	
_		ancial assets you did not	t already list				
		Give specific information					
	165.	Give specific information					
		he dollar value of all of yo art 4. Write that number h					\$900.00
Part 5:	Des	scribe Any Business-Related	Property You O	wn or Have an Interest	n. List any real esta	te in Part 1.	
37. Do	you c	own or have any legal or equi	itable interest in	any business-related p	roperty?		
	lo. Go	to Part 6.					
ΠY	es. G	Go to line 38.					
Part 6:		scribe Any Farm- and Commo			n or Have an Interes	it In.	
46. D o	o you	own or have any legal or	r equitable inte	rest in any farm- or o	commercial fishin	g-related property?	
	No.	Go to Part 7.		-			
] Yes.	. Go to line 47.					
Part 7:	:	Describe All Property You	Own or Have an	Interest in That You Dic	l Not List Above		
53 D	o vou	- have other property of a	ny kind you die	d not already list?			
		ples: Season tickets, country					
	No						
	Yes.	Give specific information					
54. <i>I</i>	Add t	he dollar value of all of yo	our entries fron	n Part 7. Write that n	umber here		\$0.00
Part 8:	:	List the Totals of Each Part	of this Form				
55. F	Dart 1	: Total real estate, line 2					\$0.00
		2: Total vehicles, line 5			\$12,000.00		φυ.υυ
		3: Total personal and hou	sehold items. I	 line 15	\$1,500.00		
		l: Total financial assets, li	•		\$900.00		
		i: Total business-related		 !5	\$0.00		
		6: Total farm- and fishing-			\$0.00		
		: Total other property not			\$0.00		
62. 1	Total	personal property. Add lir	nes 56 through (61	\$14,400.00	Copy personal property to	otal \$14,400.00
63. 1	Total	of all property on Schedu	ule A/B. Add line	e 55 + line 62			\$14,400.00

Official Form 106A/B Schedule A/B: Property page 5

		1700.000	III FAUE I / UI U		
Fill in this infor	mation to identify your	case:			
Debtor 1	Jessica N Bickett	•			
	First Name	Middle Name	Last Name	_	
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemption
Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
\$2,000.00		\$2,000.00	735 ILCS 5/12-1001(c)
		100% of fair market value, up to any applicable statutory limit	
\$10,000.00		\$0.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
\$750.00		\$750.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
\$500.00		\$500.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
\$500.00		\$0.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to	
	\$2,000.00 \$10,000.00 \$750.00	\$10,000.00	Copy the value from Schedule A/B \$2,000.00 \$2,000.00 \$2,000.00 \$100% of fair market value, up to any applicable statutory limit \$10,000.00 \$750.00 \$100% of fair market value, up to any applicable statutory limit \$750.00 \$500.00 \$500.00 \$100% of fair market value, up to any applicable statutory limit \$500.00 \$500.00 \$500.00 \$500.00

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Debtor 1 Jessica N Bickett

	Total II Dionott			(
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
	nec wearing apparel Line from Schedule A/B: 11.1	\$250.00		\$250.00	735 ILCS 5/12-1001(a)
	Line Holli Schedule A/B. 1111			100% of fair market value, up to any applicable statutory limit	
	Cash Line from Schedule A/B: 16.1	\$100.00		\$100.00	735 ILCS 5/12-1001(b)
	Line Iron Scredule A/B. 10.1			100% of fair market value, up to any applicable statutory limit	
	Bank of America Line from Schedule A/B: 17.1	\$800.00		\$800.00	735 ILCS 5/12-1001(b)
	Line Holli Schedule A/B. 11.1			100% of fair market value, up to any applicable statutory limit	
	401(k): 401(K) AT WORK Line from Schedule A/B: 21.1	Unknown		\$0.00	735 ILCS 5/12-1006
	Line Holli Schedule A/B. 21.1			100% of fair market value, up to any applicable statutory limit	
3.	Are you claiming a homestead exemption (Subject to adjustment on 4/01/19 and every No ☐ Yes. Did you acquire the property cove	3 years after that for ca	ases fi	,	,
	□ No			,,,,	
	☐ Yes				

	Case	17-16534	Doc 1 Filed 05/30/17 Document	Entered Page 19	1 05/30/17 14:2	28:17	Desc M	lain
Fill i	n this information	on to identify you		F AUL. 19	()I ()()			
Debt	tor 1 J	essica N Bicke	ett					
		irst Name	Middle Name	Last Name				
Debt		irst Name	Middle Name	Last Name				
Unite	ed States Bankru	ptcy Court for the:	NORTHERN DISTRICT OF ILL	INOIS				
Case	e number							
(if kno	wn)					if this is an		
							amend	led filing
∩ffi	cial Form 1	06D						
			Who Have Claims	Sacurad	by Proporty			40/45
SCI	iedule D.	Creditors	Who Have Claims	<u>secureu</u>	by Property	<u>y</u>		12/15
s nee			If two married people are filing togethout, number the entries, and attach it to					
. Do	any creditors have	claims secured by	your property?					
[☐ No. Check this	box and submit the	his form to the court with your other	schedules. You	u have nothing else to	o report o	n this form.	
ı	Yes. Fill in all of	of the information	below.					
Part	1: List All Se	cured Claims						
			more than one secured claim, list the cre	ditor senarately	Column A	Column	В	Column C
for ea	ach claim. If more the	han one creditor has	a particular claim, list the other creditors cal order according to the creditor's name	s in Part 2. As	Amount of claim Do not deduct the value of collateral.		collateral ports this	Unsecured portion If any
2.1	Bridgecrest		Describe the property that secures t	the claim:	\$12,000.00		10,000.00	\$2,000.00
	Creditor's Name		2014 Dodge Avenger 72000	miles				
	7300 E Hamp	ton avo						
	Suite 101	ion ave	As of the date you file, the claim is:	Check all that				
	Mesa, AZ 852	09	apply. Contingent					
	Number, Street, City,	State & Zip Code	☐ Unliquidated					
			☐ Disputed					
Who	owes the debt?	Check one.	Nature of lien. Check all that apply.					
■ D	ebtor 1 only		An agreement you made (such as r	mortgage or secu	red			
□ D	ebtor 2 only		car loan)					
□ D	ebtor 1 and Debtor	2 only	☐ Statutory lien (such as tax lien, med	chanic's lien)				
	t least one of the de		☐ Judgment lien from a lawsuit					
	heck if this claim i community debt	relates to a	Other (including a right to offset)					
Date	debt was incurred	march 2017	Last 4 digits of account numb	ber <u>1301</u>				
Add	d the dollar value of	of your entries in C	olumn A on this page. Write that num	ber here:	\$12,00	0.00		
If ti	his is the last page	of your form, add	the dollar value totals from all pages.		\$12,00			
wr	ite that number he	re:			¥ · =,00			

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Case 17-16534 Doc 1 Filed 05/30/17 Entered 05/30/17 14:28:17 Desc Main Document Page 20 of 60 Fill in this information to identify your case: Debtor 1 Jessica N Bickett First Name Middle Name Last Name Debtor 2 (Spouse if, filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) ☐ Check if this is an amended filing

	icial Form 106E/F nedule E/F: Creditors Who Hav	ve Unsecured Claims		12/15
Be as any e Schee Schee left. A	complete and accurate as possible. Use Part 1 for secutory contracts or unexpired leases that could dule G: Executory Contracts and Unexpired Leases dule D: Creditors Who Have Claims Secured by Protection the Continuation Page to this page. If you have and case number (if known).	creditors with PRIORITY claims and result in a claim. Also list executory s (Official Form 106G). Do not include perty. If more space is needed, copy	contracts on Sched any creditors with the Part you need, t	with NONPRIORITY claims. List the other party t ule A/B: Property (Official Form 106A/B) and on partially secured claims that are listed in ill it out, number the entries in the boxes on the
Part	1: List All of Your PRIORITY Unsecured C	Claims		
1.	Do any creditors have priority unsecured claims ag	ainst you?		
	No. Go to Part 2.			
	☐ Yes.			
Part	2: List All of Your NONPRIORITY Unsecu	red Claims		
3. I	Do any creditors have nonpriority unsecured claim	s against you?		
	\square No. You have nothing to report in this part. Submit t	this form to the court with your other sch	edules.	
	■ Yes.			
t	List all of your nonpriority unsecured claims in the unsecured claim, list the creditor separately for each claim one creditor holds a particular claim, list the other Part 2.	aim. For each claim listed, identify what	type of claim it is. Do	not list claims already included in Part 1. If more
				Total claim
4.1	Asset Acceptance	Last 4 digits of account number	3915	\$450.00
	Nonpriority Creditor's Name P. O. Box 9063	When was the debt incurred?	2012	
	Brandon, FL 33509-9063 Number Street City State Zip Code	As of the date you file, the claim	is: Check all that app	ily
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only	■ Unliquidated		
	☐ Debtor 2 only	_ '		
	Debtor 1 and Debtor 2 only	Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt	Obligations arising out of a separate	aration agreement or	divorce that you did not

■ No

☐ Yes

report as priority claims

Is the claim subject to offset?

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

■ Other. Specify Re New Your and Co.

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Debtor 1 Jessica N Bickett Case number (if know) 4.2 \$150.00 AT & T Mobility Last 4 digits of account number 2280 Nonpriority Creditor's Name **Box 6428** When was the debt incurred? 2012 Carol Stream, IL 60197 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only Unliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify utility 4.3 **Atg Credit LIc** Last 4 digits of account number 5963 \$25.00 Nonpriority Creditor's Name 1700 W Cortland St When was the debt incurred? **Opened 11/14** Ste 2 Chicago, IL 60622 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: \square At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No Collection Attorney Rush-Copley Primary Other. Specify ☐ Yes Care Assoc 4.4 **Cadence Education** \$300.00 Last 4 digits of account number Nonpriority Creditor's Name 2031 Mayfield Dr When was the debt incurred? 2017 Montgomery, IL 60538 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only Unliquidated Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify school

Document Page 22 of 60 Debtor 1 Jessica N Bickett Case number (if know) 4.5 \$2,625.00 Cfs Aurora Last 4 digits of account number 2201 Nonpriority Creditor's Name Opened 9/25/09 Last Active 1598 Farnsworth Ave When was the debt incurred? 4/05/11 Aurora, IL 60505 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Automobile 4.6 City of Peoria Last 4 digits of account number 1776 \$85.00 Nonpriority Creditor's Name When was the debt incurred? **B-D Lawyers Group** 5-3-11 1225 N NOrth st Suite C Peoria, IL 61606 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only Unliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Parking ticket Other, Specify 4.7 **Consumer Financial Svc** Last 4 digits of account number 2201 \$2,625.00 Nonpriority Creditor's Name Opened 09/09 Last Active 10431 Us Highway 19 When was the debt incurred? 4/05/11 Port Richey, FL 34668 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed

Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Automobile ☐ Yes

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Debtor 1 Jessica N Bickett Case number (if know) 4.8 \$498.00 **Diversified Consultant** Last 4 digits of account number 9842 Nonpriority Creditor's Name Dci When was the debt incurred? **Opened 03/16** Po Box 551268 Jacksonville, FL 32255 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collection Attorney Sprint ☐ Yes 4.9 Drivenow Last 4 digits of account number 6701 \$8,965.00 Nonpriority Creditor's Name Opened 11/03/15 Last Active 777 Dundee Ave When was the debt incurred? 8/15/16 East Dundee, IL 60118 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Automobile 4.1 9131 **ERC/Enhanced Recovery Corp** \$1,038.00 Last 4 digits of account number Nonpriority Creditor's Name 8014 Bayberry Rd When was the debt incurred? **Opened 11/16** Jacksonville, FL 32256 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collection Attorney At T ☐ Yes

Page 24 of 60 Document Case number (if know) Debtor 1 Jessica N Bickett 4.1 \$437.00 **Fst Premier** 1222 Last 4 digits of account number Nonpriority Creditor's Name Opened 07/16 Last Active 601 S Minneapolis Ave When was the debt incurred? 10/02/16 Sioux Falls, SD 57104 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Credit Card Other. Specify **General Electroc Cap Corp** 5232 \$2,400.00 Last 4 digits of account number Nonpriority Creditor's Name c/o NOrthland Group Inc When was the debt incurred? 2014 Box 390846 Minneapolis, MN 55439 As of the date you file, the claim is: Check all that apply Number Street City State ZIp Code Who incurred the debt? Check one. Contingent ■ Debtor 1 only Debtor 2 only Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify medical ☐ Yes 4.1 **Harlem Furniture** \$2.500.00 а Last 4 digits of account number Nonpriority Creditor's Name **Retail Services** When was the debt incurred? 2009 Box 17602 Baltimore, MD 21297 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims

■ No

T Yes

■ Other. Specify purchases

Debts to pension or profit-sharing plans, and other similar debts

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Page 25 of 60 Document Debtor 1 Jessica N Bickett Case number (if know) 4.1 \$2,000.00 Harris & Harris Ltd Last 4 digits of account number Nonpriority Creditor's Name 111 W. Jackson Blvd When was the debt incurred? **STE 400** Chicago, IL 60604-5690 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only Unliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify unk 4.1 Ikea \$1,000.00 Last 4 digits of account number Nonpriority Creditor's Name 750 E Bounten rd 2009 When was the debt incurred? Bolingbrook, IL 60440 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify furniture 4.1 JC Penney \$500.00 6 Last 4 digits of account number Nonpriority Creditor's Name 21031 Network Place When was the debt incurred? 2012 Chicago, IL 60678 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another

debt

■ No

☐ Yes

☐ Student loans

report as priority claims

■ Other. Specify credit store card

 \square Obligations arising out of a separation agreement or divorce that you did not

 \square Debts to pension or profit-sharing plans, and other similar debts

☐ Check if this claim is for a community

Is the claim subject to offset?

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Debtor 1 Jessica N Bickett Case number (if know) 4.1 **NiCor** 7020 \$50.00 Last 4 digits of account number Nonpriority Creditor's Name c/o NCO Financial Svystems INC When was the debt incurred? 2015 Box 15740 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify utilitgy 4.1 Paul C Dillon MD \$1,500.00 Last 4 digits of account number 8 Nonpriority Creditor's Name 890 E Higgins Rd 2016 When was the debt incurred? Schaumburg, IL 60173 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify medical ☐ Yes 4.1 Simple ACIMA \$950.00 9 Last 4 digits of account number Nonpriority Creditor's Name 1225 E. Fort union When was the debt incurred? 2016 #300 Midvale, UT 84047 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ☐ Contingent Debtor 1 only Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

■ Other. Specify small loan co

Page 27 of 60 Case number (if know) Document Debtor 1 Jessica N Bickett 4.2 \$2,800.00 Speical Financing Co LLC 6710 Last 4 digits of account number 0 Nonpriority Creditor's Name 2504 Build America Dr When was the debt incurred? 2016 Hampton, VA 23666 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify medical 4.2 **State Collection Service** 8550 \$1,597.00 Last 4 digits of account number Nonpriority Creditor's Name Po Box 6250 When was the debt incurred? **Opened 03/12** Madison, WI 53716 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No **Collection Attorney Delnor Community** ☐ Yes Other. Specify Hospital 4.2 T-Mobile 9445 \$10.00 Last 4 digits of account number Nonpriority Creditor's Name Box 742596 When was the debt incurred? 2016 Cincinnati, OH 45274 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims

■ No

☐ Yes

Other. Specify

Debts to pension or profit-sharing plans, and other similar debts

Dala	Case 17-16534 Doc 1	Filed 05/30/17 Entered 05/30/17 14: Document Page 28 of 60 Case number (if know)	28:17 Desc Main
Debt	or 1 Jessica N Bickett	Case number (if know)	
4.2 3	United Medical Credit	Last 4 digits of account number a	\$5,000.00
	Nonpriority Creditor's Name 1231 Dyer Rd #210	When was the debt incurred? 2016	
	Santa Ana, CA 92702	_	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	_	
	Debtor 1 only	Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	\square Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divor report as priority claims	ce that you did not
	■ No	\square Debts to pension or profit-sharing plans, and other similar	debts
	Yes	Other. Specify medical	
4.2	USA Payday Loans 9121	Last 4 digits of account number a	\$800.00
	Nonpriority Creditor's Name 1048 N Farnsworth	When was the debt incurred? 2016	
	Aurora, IL 60505 Number Street City State Zlp Code	As of the date you file, the claim is Check all that apply	
	Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
		Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divor	co that you did not
	Is the claim subject to offset?	report as priority claims	ce that you did not
	■ No	Debts to pension or profit-sharing plans, and other similar	debts
	☐ Yes	Other. Specify pay day loan	
4.2	Valley Imaging consuting LLC	Last 4 digits of account number S	\$150.00
5	Nonpriority Creditor's Name	Last 4 digits of account number S	ψ130.0C
	C/O MCS Collections	When was the debt incurred? 2013	
	Box 7699		
	Chicago, IL 60680 Number Street City State Zlp Code	As of the date you file, the claim is Check all that apply	
	Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	_		
	Debtor 2 only	■ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	

Part 3: List Others to Be Notified About a Debt That You Already Listed

 \square Obligations arising out of a separation agreement or divorce that you did not

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

debt

■ No

☐ Yes

■ Other. Specify medical

☐ Student loans

report as priority claims

 \square Check if this claim is for a community

Is the claim subject to offset?

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

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Debtor 1 Jessica N Bickett

Name and Address erc corporation 8014 bayberry rd Jacksonville, FL 32256 On which entry in Part 1 or Part 2 did you list the original creditor?

Line $\underline{\textbf{4.2}}$ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

■ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number 2289

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				٦	Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
				1	Total Claim
	6f.	Student loans	6f.	\$	0.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.		6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	38,455.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	38,455.00

		DOCUME	ni Paue 30 oi 60		
Fill in this infor	mation to identify your	case:			
Debtor 1	Jessica N Bickett	1			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS		
Case number				☐ Check if this is an	
,				amended filing	

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	n whom you have the or, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.3					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.4					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				_
	Number	Street			
	City		State	ZIP Code	-

		Docume	nt Page 31 d	of 60	
Fill in this	information to identify your o	ase:			
Debtor 1	Jessica N Bickett				
Debior 1	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filin	ng) First Name	Middle Name	Last Name		
United Stat	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Cooo numb	hor				
Case numb (if known)	Dei			☐ Check	cif this is an
				_	ded filing
Sched Codebtors Deople are	filing together, both are equa	e also liable for any deb illy responsible for supp	lying correct informat	s complete and accurate as possible. I ion. If more space is needed, copy the	Additional Page,
	nd number the entries in the l and case number (if known).			o this page. On the top of any Addition	al Pages, write
1. Do y	you have any codebtors? (If y	ou are filing a joint case,	do not list either spouse	as a codebtor.	
■ No					
■ No □ Yes					
□ res					
	hin the last 8 years, have you a, California, Idaho, Louisiana,			y? (Community property states and territorington, and Wisconsin.)	ories include
■ No	Go to line 3.				
	s. Did your spouse, former spou	so, or logal equivalent live	with you at the time?		
□ 163	s. Dia your spouse, former spou	se, or legal equivalent live	with you at the time:		
in line Form out Co	2 again as a codebtor only if	that person is a guaran Form 106E/F), or Sched	tor or cosigner. Make	rif your spouse is filing with you. List to sure you have listed the creditor on Sc (6G). Use Schedule D, Schedule E/F, or Column 2: The creditor to whom you check all schedules that apply:	hedule D (Official Schedule G to fil
				тин	
3.1				Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
	Number Street City	State	ZIP Code	_	
3.2	Nome			Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
	Number Street			_	
	City	State	ZIP Code		

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							1				
	in this information to in this information to in the state of the stat	Jessica N Bi									
	btor 2										
Uni	ited States Bankruptcy	y Court for the:	NORTHERN DISTRIC	CT OF ILLINOIS							
_	se number						□ A		ed filing ent showing	g postpetition ollowing date:	
<u>O</u>	fficial Form 1	<u> 1061</u>					M	M / DD/ Y	/YYY		
S	chedule I: Y	our Inco	ome								12/1
spo atta	use. If you are separ ch a separate sheet	rated and you	are married and not filir r spouse is not filing wi On the top of any additi	th you, do not inclu	ıde inforı	nati	on about	your sp	ouse. If mo	ore space is	needed,
1.	Fill in your employ information.	ment		Debtor 1				Debtor 2	2 or non-fil	ling spouse	
	If you have more than one job, attach a separate page with		Employment status	■ Employed				☐ Employed			
		formation about additional		☐ Not employed			☐ Not employed				
	Include part-time, se	easonal, or	Occupation	Mach Asst							
	self-employed work		Employer's name	Georgia Pacific	Co						
	Occupation may incor homemaker, if it		Employer's address	Aurora, IL 6050	5						
			How long employed the	here? 1 mont	:h			_			
Pai	rt 2: Give Detai	ils About Mon	thly Income								
	imate monthly incomuse unless you are se		ate you file this form. If y	you have nothing to r	eport for	any	line, write	\$0 in the	space. Inc	clude your no	n-filing
	ou or your non-filing sp e space, attach a sep		ore than one employer, co	ombine the informatio	n for all e	emple	oyers for	that perso	on on the lir	nes below. If	you need
							For Deb	otor 1		otor 2 or ng spouse	
2.	, ,	· ·	ry, and commissions (becalculate what the month)		2.	\$	2,	400.00	\$	N/A	-
3.	Estimate and list n	nonthly overti	me pay.		3.	+\$		0.00	+\$	N/A	-
4.	Calculate gross In	come. Add lin	e 2 + line 3.		4.	\$	2,40	00.00	\$	N/A	

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Deb	tor 1	Jessica N Bickett	-	Ca	ase ni	umber (<i>if known</i>)				
				ı	For D	ebtor 1			Debtor filing s	2 or pouse	
	Cop	y line 4 here	4.	-	\$	2,400.00)	\$		N/A	<u> </u>
5.	List	all payroll deductions:									
-	5a.	Tax, Medicare, and Social Security deductions	5a.	9	B	200.00	`	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b.		<u> </u>	0.00	_	\$		N/A	_
	5c.	Voluntary contributions for retirement plans	5c.		· •	0.00	_	\$		N/A	_
	5d.	Required repayments of retirement fund loans	5d.	. 9	\$	0.00)	\$		N/A	_
	5e.	Insurance	5e.	. 9	\$	22.00)	\$		N/A	\
	5f.	Domestic support obligations	5f.		\$	0.00	_	\$		N/A	_
	5g.	Union dues	5g.			0.00	_	\$		N/A	
	5h.	Other deductions. Specify:	5h.	.+ :	₿	0.00) -	+ \$		N/A	<u>\</u>
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	·	222.00		\$		N/A	<u>\</u>
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	·	2,178.00)	\$		N/A	<u>\</u>
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.		\$	0.00)	\$		N/A	
	8b.	Interest and dividends	8b.	. 9	\$	0.00	_	\$		N/A	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.		\$	0.00)	\$		N/A	.
	8d.	Unemployment compensation	8d.	. 9	\$	0.00)	\$		N/A	<u>.</u>
	8e.	Social Security	8e.		\$	0.00)	\$		N/A	<u>\</u>
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.		£	0.00	_	\$		N/A	_
	8g.	Pension or retirement income	8g.		\$	0.00				N/A	_
	8h.	Other monthly income. Specify: Chilc Support	8h.	.+ :	₿	420.00) _	` >		N/A	<u>\</u>
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$		420.00)	\$		N/	Α
10	Cald	culate monthly income. Add line 7 + line 9.	10.	\$	2	598.00 +	\$		N/A	= \$	2,598.00
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		Ψ			_		14/7	_	2,000.00
11.	Stat Inclu	te all other regular contributions to the expenses that you list in Schedule and contributions from an unmarried partner, members of your household, your friends or relatives. In the contribution of the expenses that you list in Schedule and contributions from an unmarried partner, members of your household, your per friends or relatives.	depe					•	chedule 11.	4	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certainies							12.	\$	2,598.00
13.	Do	you expect an increase or decrease within the year after you file this form	?						,	Combi	ined ly income
		No.									

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Fill	in this informa	tion to identify yo	our case:			l					
	tor 1	Jessica N Bi				Ch	eck if this is:				
D-1	40					☐ An amended filing					
	otor 2 ouse, if filing)								ring postpetition chapter the following date:		
Unit	ed States Bankr	uptcy Court for the:	: NORTH	IERN DISTRICT OF ILLIN	IOIS	MM / DD / YYYY					
Cas	e number										
1	nown)										
Of	fficial Fo	rm 106J				•					
		J: Your I	Exper	ises					12/1		
Be info	as complete a	and accurate as	possible. eded, atta	. If two married people a ch another sheet to this							
Par		ibe Your House	hold								
1.	Is this a join										
	■ No. Go to □ Yes. Doe	iline 2. s Debtor 2 live i	n a separ	ate household?							
	□ N		·								
	□ Ye	es. Debtor 2 mus	t file Offici	al Form 106J-2, <i>Expenses</i>	s for Separate House	ehold of De	ebtor 2.				
2.	Do you have	e dependents?	□ No								
	Do not list Do Debtor 2.	ebtor 1 and	Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependage	dent's	Does dependent live with you?		
	Do not state	the							□ No		
	dependents	names.			son		1		■ Yes □ No		
					son		3		□ No ■ Yes		
									□ No		
					son		4		Yes		
									□ No □ Yes		
3.		enses include	_	No					— 100		
		f people other ti d your depende		Yes							
Par	t 2: Estim	ate Your Ongoi	ng Monthi	y Expenses							
exp	imate your ex	penses as of yo	our bankrı	uptcy filing date unless y y is filed. If this is a supp							
Incl	lude expense	s paid for with r	non-cash	government assistance	if you know						
the		n assistance and		cluded it on Schedule I:			Y	our expe	enses		
4.		or home owners		ses for your residence.	Include first mortgag	e 4.	\$		490.00		
	If not includ	led in line 4:									
	4a. Real e	estate taxes				4a.	\$		0.00		
	4b. Prope	rty, homeowner's	-			4b.	\$		0.00		
		maintenance, re owner's associat		ipkeep expenses		4c. 4d.	· -		0.00 0.00		
5.				our residence, such as ho	ome equity loans	4u. 5.			0.00		

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ebtor 1	Jessica N Bickett	Case num	ber (if known)	
. Utili	ties.			
. Otilii 6a.	Electricity, heat, natural gas	6a.	\$	50.00
6b.	Water, sewer, garbage collection	6b.	\$	0.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	·	180.00
6d.	Other. Specify:	6d.	·	0.00
	d and housekeeping supplies	ou.	·	
			·	750.00
_	dcare and children's education costs	8.	\$	80.00
	hing, laundry, and dry cleaning	9.	\$	200.00
	sonal care products and services	10.	\$	100.00
	lical and dental expenses	11.	\$	50.00
	nsportation. Include gas, maintenance, bus or train fare.	12.	\$	50.00
	not include car payments.	13.	·	0.00
	ertainment, clubs, recreation, newspapers, magazines, and books		•	
	ritable contributions and religious donations	14.	\$	0.00
5. Insu				
	not include insurance deducted from your pay or included in lines 4 or 20. Life insurance	15a.	¢	0.00
			·	0.00
	Health insurance	15b.	·	0.00
	Vehicle insurance	15c.		33.00
	Other insurance. Specify:	15d.	\$	0.00
_	es. Do not include taxes deducted from your pay or included in lines 4 or 20.	4.0	•	
Spec	•	16.	\$	0.00
	allment or lease payments:	47-	•	450.00
	Car payments for Vehicle 1	17a.	·	450.00
	Car payments for Vehicle 2	17b.	·	0.00
	Other. Specify:	17c.	·	0.00
	Other. Specify:	17d.	\$	0.00
	r payments of alimony, maintenance, and support that you did not report as	18.	¢	0.00
	ucted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	10.	·	
	er payments you make to support others who do not live with you.	4.0	\$	0.00
Spec	•	19.	_	
	er real property expenses not included in lines 4 or 5 of this form or on Sche			0.00
	Mortgages on other property	20a.		0.00
	Real estate taxes	20b.	·	0.00
	Property, homeowner's, or renter's insurance	20c.	·	0.00
	Maintenance, repair, and upkeep expenses	20d.		0.00
20e.	Homeowner's association or condominium dues	20e.	\$	0.00
. Othe	er: Specify:	21.	+\$	0.00
0-1-	vulata varia manuthir avinana			
	culate your monthly expenses		.	0.400.00
	Add lines 4 through 21.		\$	2,433.00
	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
22c.	Add line 22a and 22b. The result is your monthly expenses.		\$	2,433.00
Cala	culate your monthly net income.			
	•	220	¢	2 500 00
	Copy line 12 (your combined monthly income) from Schedule I.	23a.	·	2,598.00
23D.	Copy your monthly expenses from line 22c above.	23b.	-Ф	2,433.00
226	Cubtract your monthly avanage from your monthly income			
23C.	Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c.	\$	165.00
	The result is your monuny net income.	200.	L .	
4. Do s	ou expect an increase or decrease in your expenses within the year after yo	ou file this	form?	
	example, do you expect to finish paying for your car loan within the year or do you expect your			or decrease because c
	fication to the terms of your mortgage?	3 0 1		
moun				
■ N	lo.			

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Fill in this infor	mation to identify your ca	ase:			
Debtor 1	Jessica N Bickett				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number (if known)					☐ Check if this is an amended filing
Official For	m 106Dec				
Declara	tion About a	n Individual	Debtor's So	chedules	12/15
obtaining mone years, or both. 1		connection with a bank			ement, concealing property, or 00, or imprisonment for up to 20
Did you pa	ay or agree to pay someo	ne who is NOT an attor	ney to help you fill out	bankruptcy forms?	
■ No					
☐ Yes.	Name of person				nkruptcy Petition Preparer's Notice, n, and Signature (Official Form 119)
	alty of perjury, I declare the true and correct.	nat I have read the sum	mary and schedules fil	led with this declarati	on and
X /s/ Jes	ssica N Bickett		X		
	ca N Bickett ure of Debtor 1		Signature of	of Debtor 2	

Date _____

Date May 30, 2017

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Fill in this informa	ition to identify your	case:			1
Debtor 1	Jessica N Bickett				7
	First Name	Middle Name	Last N	ame	
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last N	ame	
United States Bank	cruptcy Court for the:	NORTHERN DISTRIC	1 OF ILLINOIS		
Case number					
(if known)					Check if this is an
					amended filing
Official Form	106Dec				
Declaration	on About a	n Individua	i Debto	r's Schedules	12/15
					12710
If two married peop	ple are filing together	, both are equally resp	onsible for sup	pplying correct information.	
You must file this f	form whenever vou fi	e bankruptov schedule	es or amended	schedules. Making a false st	tatement, concealing property, or
obtaining money o	or property by fraud in	connection with a bar	nkruptcy case	can result in fines up to \$250	,000, or imprisonment for up to 20
years, or both. 16 t	U.S.C. §§ 152, 1341, 1	519, and 3571.			
Sign E	Below				
Did you pay a	or agree to nay come	one who is NOT an atte	amou to holm w	ou fill out bankruptcy forms?	
Did you pay t	or agree to pay some	one who is NOT all all	orney to neip y	ou illi out bankruptcy ionns i	
■ No					
☐ Yes. Na	me of person			Attach B	ankruptcy Petition Preparer's Notice,
_	,				ion, and Signature (Official Form 119)
		that I have read the sur	nmary and sch	edules filed with this declara	ation and
that they are t	rue and correct.				
x 2045e	elet		Х		
	N Bickett		S	Signature of Debtor 2	
Signature	of Debtor 1				
Date Ma	arch 8, 2017		С	Date	

Official Form 106Dec

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Fill in this inform	ation to identify your	case:			
Debtor 1	Jessica N Bickett				
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
0,	ruptcy Court for the:	Middle Name	Last Name		
_	cruptcy Court for the:	NORTHERN DISTRIC	OF ILLINOIS		
Case number (if known)					☐ Check if this is an amended filing
Official For	m 107				
		ffairs for Indiv	iduals Filing fo	r Bankruptcy	4/10
Part 12: Sign Be I have read the ans are true and correct with a bankruptcy 18 U.S.C. §§ 152, 1	wers on this <i>Stateme</i> tt. I understand that n case can result in fine 341, 1519, and 3571.	ent of Financial Affairs	and any attachments, and nt, concealing property, o nprisonment for up to 20 y	I I declare under penalty of problem of proper or proper years, or both.	perjury that the answers rty by fraud in connection
Jessica N Bicke Signature of Debte		Sign	ature of Debtor 2		
Date March 8,	2017	Date			
Did you attach add ■ No □ Yes	itional pages to <i>Your</i>	Statement of Financia	l Affairs for Individuals Fil	ing for Bankruptcy (Official	Form 107)?
■ No			help you fill out bankrup		
⊔ Yes. Name of Peו	rson Attach the	Bankruptcy Petition Pre	eparer's Notice, Declaration	, and Signature (Official Form	119).

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Fil	I in this inform	nation to identify you	r case:			
	ebtor 1	Jessica N Bicke				
	SOLOT 1	First Name	Middle Name	Last Name		
1 -	ebtor 2 ouse if, filing)	First Name	Middle Name	Last Name		
` `		hkruptcy Court for the:	NORTHERN DISTRICT C			
Ur	lited States Bar	ikruptcy Court for the:	NORTHERN DISTRICT C	OF ILLINOIS		
	nse number					Check if this is an amended filing
	fficial For		Affairs for Individ	duals Filing for E	Bankruptcy	4/10
info	ormation. If me mber (if known	ore space is needed,). Answer every que	ble. If two married people a attach a separate sheet to stion. rital Status and Where You	this form. On the top of ar		
1.		current marital statu		Lived Belofe		
	_					
	☐ Married■ Not married	ried				
2.			lived anywhere other than	where you live now?		
	_	iot o you.o, navo you	mrea any miere earer anan-	oro you iivo iioii i		
	□ No ■ Yes. List	all of the places you l	ived in the last 3 years. Do no	ot include where vou live no	W.	
	Debtor 1 Pri	. ,	Dates Debtor 1	Debtor 2 Prior A		Dates Debtor 2
	Debior 1 Fil	oi Address.	lived there	Debiol 2 Filor A	uui ess.	lived there
	730 Gates Aurora, IL		From-To: to October 20	☐ Same as Debtor	1	☐ Same as Debtor 1 From-To:
	es and territorie No Yes. Mal	es include Arizona, Ca ke sure you fill out S <i>cl</i>	ver live with a spouse or leg lifornia, Idaho, Louisiana, Nev nedule H: Your Codebtors (Of	vada, New Mexico, Puerto F		
Pa	rt 2 Explain	n the Sources of You	r Income			
4.	Fill in the total	I amount of income yo	nployment or from operatin u received from all jobs and a have income that you receive	all businesses, including par	t-time activities.	endar years?
	□ No					
	Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$2,500.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Official Form 107

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			Debtor 1		Debtor 2		
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of inco Check all that ap		Gross income (before deductions and exclusions)
	r last calendar yea anuary 1 to Decem		■ Wages, commissions, bonuses, tips	\$13,000.00	☐ Wages, comn bonuses, tips	nissions,	
			☐ Operating a business		☐ Operating a b	usiness	
	r the calendar yea anuary 1 to Decem		■ Wages, commissions, bonuses, tips	\$12,000.00	☐ Wages, common bonuses, tips	nissions,	
			☐ Operating a business		☐ Operating a b	usiness	
	winnings. If you ar	e filing a joint cas	pensions; rental income; intereste and you have income that you have income that you have from each source separate	ou received together, list it o	only once under Deb	otor 1.	. gamamig and lottery
		o dotallo.	Dahtan 4		Dobton 0		
			Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Debtor 2 Sources of inco Describe below.	me	Gross income (before deductions and exclusions)
Pa	rt 3: List Certain	n Payments You	Made Before You Filed for E	Bankruptcy			
3 .	No. Neithe individ	the 90 days befor. Go to line 7 es List below 6 paid that cr	's debts primarily consumer Debtor 2 has primarily consular personal, family, or household ore you filed for bankruptcy, did you can be creditor to whom you paid editor. Do not include payment payments to an attorney for the ton 4/01/19 and every 3 years	mer debts. Consumer debted purpose." If you pay any creditor a total of \$6,425* or more to for domestic support obliging bankruptcy case.	al of \$6,425* or more in one or more payn gations, such as chil	e? nents and th d support ar	e total amount you
	Yes. Debto	r 1 or Debtor 2 o	or both have primarily consulting your filed for bankruptcy, did	mer debts.		,	
	■ N		.				
	□ _Y ,	include pay	each creditor to whom you paid rments for domestic support ob this bankruptcy case.				
	Creditor's Name	and Address	Dates of paymen	nt Total amount paid	Amount you still owe	Was this pa	ayment for

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7.	Within 1 year before you filed for bankrupt Insiders include your relatives; any general pa of which you are an officer, director, person in a business you operate as a sole proprietor. 1 alimony.	artners; relatives of any gen a control, or owner of 20% o	eral partners; partner r more of their voting	erships of which yo g securities; and ar	u are a gener ny managing a	al partner; corporations agent, including one for
	■ No					
	☐ Yes. List all payments to an insider.					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment
8.	Within 1 year before you filed for bankrupt insider? Include payments on debts guaranteed or cos		ments or transfer a	any property on a	ccount of a d	ebt that benefited an
	■ No □ Yes. List all payments to an insider					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe		this payment
			pu.u	J J		
Par	t 4: Identify Legal Actions, Repossession	ns, and Foreclosures				
9.	Within 1 year before you filed for bankrupt List all such matters, including personal injury modifications, and contract disputes.					
	■ No □ Yes. Fill in the details.					
	Case title Case number	Nature of the case	Court or agency		Status of the	ne case
	Within 1 year before you filed for bankrupt Check all that apply and fill in the details below		erty repossessed, f	oreclosed, garnis	hed, attache	d, seized, or levied?
	No. Go to line 11.Yes. Fill in the information below.					
	Creditor Name and Address	Describe the Property		Date		Value of the
		Explain what happened	I			property
11.	Within 90 days before you filed for bankrul accounts or refuse to make a payment bec ■ No		luding a bank or fir	nancial institution	, set off any	amounts from your
	☐ Yes. Fill in the details.					
	Creditor Name and Address	Describe the action the	creditor took	Date taken	action was	Amount
12.	Within 1 year before you filed for bankrupt court-appointed receiver, a custodian, or a		erty in the possess	ion of an assigne	e for the ben	efit of creditors, a
	■ No □ Yes					
Par	t 5: List Certain Gifts and Contributions					
		stoy did you give only gift.	with a total value	of more than the	0 nor nores:	
13.	Within 2 years before you filed for bankrup No	otcy, did you give any gifts	s with a total value	of more than \$60	u per person	f
	Yes. Fill in the details for each gift.					
	Gifts with a total value of more than \$600 per person	Describe the gifts		Dates the g	s you gave ifts	Value
	Person to Whom You Gave the Gift and Address:					

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14.	Within 2 years before you filed for bank No Yes. Fill in the details for each gift or			with a total	I value of more than	\$600 to any charity?
	Gifts or contributions to charities that more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Co		Describe what you contributed		Dates you contributed	Value
Par	t 6: List Certain Losses					
	Within 1 year before you filed for bankr or gambling?	uptcy or	since you filed for bankruptcy, did yo	u lose anyti	hing because of the	ft, fire, other disaster
	■ No □ Yes. Fill in the details.					
	Describe the property you lost and how the loss occurred	Include	be any insurance coverage for the lose the amount that insurance has paid. List the claims on line 33 of Schedule A/B: Plant 1	t pending	Date of your loss	Value of property lost
Par	t 7: List Certain Payments or Transfe	rs				
	Within 1 year before you filed for bankr consulted about seeking bankruptcy or Include any attorneys, bankruptcy petition	preparir	ng a bankruptcy petition?			erty to anyone you
	□ No ■ Yes. Fill in the details.					
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not	You	Description and value of any proper transferred	ty	Date payment or transfer was made	Amount of payment
	Gary L. Shilts Box 2432 Aurora, IL 60507-2432 gshilts@earthlink.net		Attorney Fees			\$600.00
	Within 1 year before you filed for bankr promised to help you deal with your cre Do not include any payment or transfer that No Yes. Fill in the details.	editors o	r to make payments to your creditors?		r transfer any prope	rty to anyone who
	Person Who Was Paid Address		Description and value of any proper transferred	rty	Date payment or transfer was made	Amount of payment
	Within 2 years before you filed for bank transferred in the ordinary course of yo Include both outright transfers and transfer include gifts and transfers that you have all No Yes. Fill in the details.	ur busin rs made a	ess or financial affairs? as security (such as the granting of a sec		erty to anyone, othe	
	Person Who Received Transfer Address Person's relationship to you		Description and value of property transferred		any property or received or debts change	Date transfer was made

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Debtor 1 Jessica N Bickett

19.	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details.					
	Name of trust	Description and	value of the pro	perty trans	sferred	Date Transfer was made
Par	8: List of Certain Financial Accounts, Ins	struments, Safe Deposi	t Boxes, and S	torage Unit	ts	
20.	Within 1 year before you filed for bankrupto sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, assolution No Yes. Fill in the details.	or other financial accou	nts; certificates	s of deposi	•	, ,
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of acco instrument	unt or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 y cash, or other valuables? No Yes. Fill in the details. Name of Financial Institution	year before you filed for			posit box or other depositions of the contents	tory for securities,
	Address (Number, Street, City, State and ZIP Code)	Address (Number, S State and ZIP Code)		Describe	the contents	have it?
22.	Have you stored property in a storage unit o ■ No □ Yes. Fill in the details.	or place other than you	r home within 1	l year befoi	re you filed for bankrupto	y?
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or to it? Address (Number, State and ZIP Code)		Describe	the contents	Do you still have it?
Par	9: Identify Property You Hold or Control	for Someone Else				
 Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trus for someone. No Yes. Fill in the details. 					or, or hold in trust	
	Owner's Name Address (Number, Street, City, State and ZIP Code)		(Number, Street, City, State and ZIP		the property	Value
Par	10: Give Details About Environmental Info	ormation				
For	he purpose of Part 10, the following definiti	ons apply:				

- Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

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Debtor 1 Jessica N Bickett

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental la No									
	☐ Yes. Fill in the details.								
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice					
25.	Have you notified any governmental unit of a	ny release of hazardous material?							
	■ No □ Yes. Fill in the details.								
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice					
26.	Have you been a party in any judicial or admi	nistrative proceeding under any envi	ronmental law? Include settlements	and orders.					
	■ No □ Yes. Fill in the details.								
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case					
Par	11: Give Details About Your Business or C	onnections to Any Business							
27.	Within 4 years before you filed for bankruptc	y, did you own a business or have an	y of the following connections to any	y business?					
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time								
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)								
	☐ A partner in a partnership								
	☐ An officer, director, or managing exe	cutive of a corporation							
	☐ An owner of at least 5% of the voting or equity securities of a corporation								
	■ No. None of the above applies. Go to Pa	art 12.							
	Yes. Check all that apply above and fill i	n the details below for each business	•						
	Business Name Address	Describe the nature of the business	Employer Identification number Do not include Social Security						
		Name of accountant or bookkeeper	Dates business existed	number of fine.					
28.	Within 2 years before you filed for bankrupto institutions, creditors, or other parties.	y, did you give a financial statement t	o anyone about your business? Incl	ude all financial					
	■ No □ Yes. Fill in the details below.								
	Name Address (Number, Street, City, State and ZIP Code)	Date Issued							

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Debtor 1 Jessica N Bickett

are tru with a	e and correct. I understand that m	nt of Financial Affairs and any attachments, and I declare under aking a false statement, concealing property, or obtaining mones up to \$250,000, or imprisonment for up to 20 years, or both.	. , , , ,
/s/ Je	essica N Bickett		
Jess	ica N Bickett	Signature of Debtor 2	
Signa	ture of Debtor 1		
Date	May 30, 2017	Date	
_	u attach additional pages to Your	Statement of Financial Affairs for Individuals Filing for Bankrup	tcy (Official Form 107)?
□ No			
Yes			
Did yo	u pay or agree to pay someone wh	no is not an attorney to help you fill out bankruptcy forms?	
Nο			

☐ Yes. Name of Person _____. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

connection

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Fill in this information	to identify your	case:			
Debtor 1 Jes	ssica N Bickett				!
First Debtor 2	Name	Middle Name	Last Name		
	Name	Middle Name	Last Name		
United States Bankrupto	cy Court for the:	NORTHERN DISTRICT	T OF ILLINOIS		
Case number					
(if known)				☐ Check if this is an amended filing	
Official Form 1	07				
Statement of F	inancial A	ffairs for Indiv	iduals Filing for Ba	nkruptcy	4/10
with a bankruptcy case 18 U.S.C. §§ 152, 1341,	nderstand that n can result in find	naking a false statemen	and any attachments, and I declar, concealing property, or obtain a prisonment for up to 20 years, of the control of Debtor 2	are under penalty of perjury that the answ ning money or property by fraud in conne or both.	vers ection
Signature of Debtor 1					
Date March 8, 2017	<u> </u>	Date			
Did you attach addition: ■ No □ Yes	al pages to Your	Statement of Financial	Affairs for Individuals Filing for	Bankruptcy (Official Form 107)?	
					
Did you pay or agree to ■ No	pay someone w	no is not an attorney to	help you fill out bankruptcy for	ms?	

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Fill in this infor	mation to identify your	case:		
Debtor 1	Jessica N Bickett		Last Mana	_
Debtor 2	First Name	Middle Name	Last Name	
(Spouse if, filing)	First Name	Middle Name	Last Name	—
United States Ba	ankruptcy Court for the:	NORTHERN DIS	FRICT OF ILLINOIS	
	, ,			_
Case number _				☐ Check if this is an
				amended filing
				.
O#: =: = 1 = =	100			
Official Fo				
Stateme	nt of Intentio	n for Indiv	riduals Filing Under Cha	apter 7 12/15
	ividual filing under cha		l out this form if:	
_	e claims secured by yo			
	sed personal property a			data and fourth a manating of available
			you file your bankruptcy petition or by the e e time for cause. You must also send copie	
on the	form		·	•
	eople are filing togethe	r in a joint case, bo	th are equally responsible for supplying co	rrect information. Both debtors must
Do an animalata			. was dead attack a sew swater shoot to this for	On the ten of any additional name
	and accurate as possib our name and case nur		needed, attach a separate sheet to this for	m. On the top of any additional pages,
		,		
Part 1: List Y	our Creditors Who Hav	e Secured Claims		
1. For any credit	ors that you listed in Pa	art 1 of Schedule D	: Creditors Who Have Claims Secured by P	roperty (Official Form 106D), fill in the
information be		hat is collatoral	What do you intend to do with the proper	the that Did you aloim the property
identity the cr	editor and the property t	nat is conateral	What do you intend to do with the proper secures a debt?	rty that Did you claim the property as exempt on Schedule C?
				•
Creditor's E	Driden or oot		По на	П.,
name:	Bridgecrest		☐ Surrender the property.	□ No
name.			Retain the property and redeem it.	Yes
Description of	2014 Dodge Avenç	ger 72000	Retain the property and enter into a Reaffirmation Agreement.	_ 100
property	miles		☐ Retain the property and [explain]:	
securing debt	:			
	our Unexpired Persona		in Schedule G: Executory Contracts and Ui	nexpired Leases (Official Form 106G) fill
in the information	on below. Do not list rea	al estate leases. Un	expired leases are leases that are still in eff	fect; the lease period has not yet ended.
You may assum	e an unexpired persona	al property lease if	the trustee does not assume it. 11 U.S.C. §	365(p)(2).
Describe your u	unexpired personal pro	perty leases		Will the lease be assumed?
, , , , , , , , , , , , , , , , , , , ,	and a process as pro-	, ,		
Lessor's name:				□ No
Description of le Property:	ased			П Voo
. 10001.				☐ Yes
Lessor's name:				□ No
Description of le	ased			
Property:				☐ Yes
Lessor's name:				П.,
Lesson s name.				□ No

Statement of Intention for Individuals Filing Under Chapter 7

Official Form 108

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Del	btor 1 _	Jessica N Bickett	Case number (if known)	
Des	scription (of leased		
	perty:			☐ Yes
	ssor's nar			□ No
	scription operty:	or leased		☐ Yes
	ssor's nar			□ No
	scription operty:	or leased		☐ Yes
	ssor's nar			□ No
	pperty:	or reased		☐ Yes
	ssor's nar			□ No
	scription operty:	of leased		☐ Yes
Par	rt 3: Si	gn Below		
		ty of perjury, I declare that I ha t is subject to an unexpired lea	re indicated my intention about any property of my estate that sec se.	ures a debt and any personal
X		ssica N Bickett	x	
		ca N Bickett ure of Debtor 1	Signature of Debtor 2	
	Date	May 30, 2017	Date	

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Fill in this infor	rmation to identify your	case:			
Debtor 1	Jessica N Bickett				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					Check if this is an
					amended filing
Official Fo	·	n for Individu	als Filing Unde	r Chapter 7	12/15
Under penalty o		have indicated my inten	tion about any property of m		ebt and any personal
$_{\mathbf{x}} \mathcal{X}'(\cdot)_{0}$	Bules		X		
Jessica N	Bickett		Signature of Debtor	2	
⁷ Signature o	of Debtor 1				
Date N	March 8, 2017		Date		

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 17-16534 Doc 1 Filed 05/30/17 Entered 05/30/17 14:28:17 Desc Main Document Page 54 of 60

B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In re	Jessica N Bickett		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COM	PENSATION OF ATTOR	NEY FOR DE	BTOR(S)	
C	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2 ompensation paid to me within one year before the rendered on behalf of the debtor(s) in contemplat	filing of the petition in bankruptcy, o	r agreed to be paid	to me, for services i	
	For legal services, I have agreed to accept		\$	600.00	
	Prior to the filing of this statement I have receive	ved	\$	600.00	
				0.00	
2. \$	335.00 of the filing fee has been paid.				
3. T	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4. T	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5. I	I have not agreed to share the above-disclosed c	compensation with any other person un	nless they are memb	pers and associates	of my law firm.
[☐ I have agreed to share the above-disclosed comp copy of the agreement, together with a list of the				law firm. A
6. I	n return for the above-disclosed fee, I have agreed	to render legal service for all aspects	of the bankruptcy ca	ase, including:	
b c.	 Analysis of the debtor's financial situation, and r Preparation and filing of any petition, schedules, Representation of the debtor at the meeting of cr [Other provisions as needed] 	, statement of affairs and plan which n	nay be required;	-	kruptcy;
7. B	By agreement with the debtor(s), the above-disclose	ed fee does not include the following s	service:		
		CERTIFICATION			
	certify that the foregoing is a complete statement of ankruptcy proceeding.	of any agreement or arrangement for p	payment to me for re	epresentation of the	debtor(s) in
Ma	ay 30, 2017	/s/ Gary L. Shilts			
	nte	Gary L. Shilts 2587			
		Signature of Attorney Gary L. Shilts			
		Box 2432			
		Aurora, IL 60507-2 630-859-8522 Fax			
		gshilts@earthlink.i			
		Name of law firm			

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In r	e Jessica N Bi	ckett					Case No.		
					Debtor(s)		Chapter	7	
	DIS	SCL	OSURE OF CO	MPENSAT	ION OF ATT	CORNEY F	OR DE	'RTOR(S)	
1.	Pursuant to 11 U.S. compensation paid be rendered on beha	.C. § 3 to me valf of the	29(a) and Fed. Bankr. I within one year before the he debtor(s) in contemp	P. 2016(b), I centhe filing of the	rtify that I am the a	nttorney for the	above nam	ed debtor(s) and	that es rendered or to
			nave agreed to accept			\$		600.00	
		ng of t	this statement I have rec	ceived		\$		600.00	
	Balance Due					\$		0.00	
2.	\$335.00 of the	e filing	g fee has been paid.						
3.	The source of the co	mpens	sation paid to me was:						
	Debtor		Other (specify):						
4.	The source of comp	ensatio	on to be paid to me is:						
	Debtor		Other (specify):						
5.	■ I have not agree	d to sh	nare the above-disclosed	d compensation	with any other per	son unless they	are memb	ers and associate	es of my law firm.
	☐ I have agreed to	share	the above-disclosed cor, together with a list of	mpensation with	h a nerson or nerso	ns who are not	members a	or accomintan of n	
ó.			closed fee, I have agree						
,	a. Analysis of the db. Preparation and f	ebtor's iling of the d	s financial situation, and of any petition, schedule bettor at the meeting of	d rendering adv	ice to the debtor in	determining wh	nether to fi	le a petition in b	ankruptcy;
· :	By agreement with the	he deb	otor(s), the above-disclo	sed fee does no	t include the follow	ving service:			
				CERT	TIFICATION				
this b	I certify that the fore pankruptcy proceeding	going g.	is a complete statement		- 1		me for rep	presentation of th	ne debtor(s) in
М	farch 8, 2017			,	Vould	Web			
	ate			_ /	Sary L. Shilts	2587769			
					Signature of Atto	orney			
					Box 2432				
					Aurora, IL 605				
					630-859-8522		-8523		
					gshilts@earth Name of law firm				

United States Bankruptcy Court Northern District of Illinois

In re	Jessica N Bickett		Case No.					
		Debtor(s)	Chapter 7					
	VERIFICATION OF CREDITOR MATRIX							
		Number of	f Creditors:	27				
	The above-named Debtor(s) (our) knowledge.) hereby verifies that the list of credi	itors is true and correct to t	he best of my				
Date:	May 30, 2017	/s/ Jessica N Bickett Jessica N Bickett						

	Case 17-16534		iled 05/30/17 Document	Entered 05/ Page 57 of 60		:17 Desc Main	
In re	Jessica N Bickett	U	Northern Dis	ankruptcy Co strict of Illinois	urt Case No.		
			I	Debtor(s)	Chapter	7	
		VERIF	ICATION OF	CREDITOR M Number of		,	8
	The above-named D (our) knowledge.	Pebtor(s) here	by verifies that	the list of credite	ors is true and	correct to the best	of my
Date:	March 8, 2017		Jessica N Bi Signature of				

Asset Acceptance P. O. Box 9063 Brandon, FL 33509-9063

AT & T Mobility Box 6428 Carol Stream, IL 60197

Atg Credit Llc 1700 W Cortland St Ste 2 Chicago, IL 60622

Bridgecrest 7300 E Hampton ave Suite 101 Mesa, AZ 85209

Cadence Education 2031 Mayfield Dr Montgomery, IL 60538

Cfs Aurora 1598 Farnsworth Ave Aurora, IL 60505

City of Peoria B-D Lawyers Group 1225 N North st Suite C Peoria, IL 61606

Consumer Financial Svc 10431 Us Highway 19 Port Richey, FL 34668

Diversified Consultant Dci Po Box 551268 Jacksonville, FL 32255

Drivenow 777 Dundee Ave East Dundee, IL 60118 erc corporation 8014 bayberry rd Jacksonville, FL 32256

ERC/Enhanced Recovery Corp 8014 Bayberry Rd Jacksonville, FL 32256

Fst Premier 601 S Minneapolis Ave Sioux Falls, SD 57104

General Electroc Cap Corp c/o NOrthland Group Inc Box 390846 Minneapolis, MN 55439

Harlem Furniture Retail Services Box 17602 Baltimore, MD 21297

Harris & Harris Ltd 111 W. Jackson Blvd STE 400 Chicago, IL 60604-5690

Ikea
750 E Bounten rd
Bolingbrook, IL 60440

JC Penney 21031 Network Place Chicago, IL 60678

NiCor c/o NCO Financial Svystems INC Box 15740 Wilmington, DE 19850

Paul C Dillon MD 890 E Higgins Rd #157 Schaumburg, IL 60173 Simple ACIMA 1225 E. Fort union #300 Midvale, UT 84047

Speical Financing Co LLC 2504 Build America Dr Hampton, VA 23666

State Collection Service Po Box 6250 Madison, WI 53716

T-Mobile Box 742596 Cincinnati, OH 45274

United Medical Credit 1231 Dyer Rd #210 Santa Ana, CA 92702

USA Payday Loans 9121 1048 N Farnsworth Aurora, IL 60505

Valley Imaging consuting LLC C/O MCS Collections Box 7699 Chicago, IL 60680